

United States Bankruptcy Court  
Middle District of Tennessee

In re:  
Thomas William Prignano  
Tomme Noelle Prignano  
Debtors

Case No. 20-01115-RSM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0650-3

User: jtd0107  
Form ID: pdf007

Page 1 of 2  
Total Noticed: 31

Date Rcvd: Apr 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2020.  
db/jdb

+Thomas William Prignano, Tomme Noelle Prignano, 7201 Charlotte Pike #101,  
Nashville, TN 37209-5062  
7104373 +AES/Educational Loans, Po Box 2461, Harrisburg PA 17105-2461  
7104372 +Aes/citz Bk, Po Box 2461, Harrisburg PA 17105-2461  
7118008 Ascendium Education Solutions and Affiliates, PO Box 8961, Madison, WI 53708-8961  
7104374 +Bank of America, 4909 Savarese Circle, Fll-908-01-50, Tampa FL 33634-2413  
7104375 +Barclays Bank Delaware, Po Box 8801, Wilmington DE 19899-8801  
7104379 +EdFinancial Services, Po Box 36008, Knoxville TN 37930-6008  
7119353 +Edfinancial Services on behalf of Ascendium Educat, PO 8961, Madison, WI 53708-8961  
7104380 +First National Bank of Omaha, Po Box 3128, Omaha NE 68103-0128  
7104381 +Health Credit Services, 1401 W Morehead St #200, Charlotte NC 28208-5600  
7129017 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
Boca Raton, FL 33487-2853  
7123701 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
7104383 +LendingClub, 595 Market St, Ste 200, San Francisco CA 94105-2807  
7143776 +LendingClub Corporation, 595 Market Street, Suite 200, Attention Bankruptcy,  
San Francisco, CA 94105-2807  
7135936 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
(address filed with court: First National Bank of Omaha, 1620 Dodge St Stop Code 3129,  
Omaha, NE 68197)  
7104385 +RAM Partners, Summit at Nashville West, 7201 Charlotte Pike, Nashville TN 37209-5061  
7104388 +US Attorney General, 950 Pennsylvania Ave, NW, Washington DC 20530-0009  
7104387 +US Attorney for Middle District of Tenne, 110 9th Ave. South, Suite A-961,  
Nashville TN 37203-3870  
7104390 +US Department of Education, PO Box 5609, Greenville TX 75403-5609  
7104389 +US Department of Education, 50 United Nations Plaza, Mailbox 1200, Suite 1273,  
San Francisco CA 94102-4918

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

7104376 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 29 2020 02:56:33 Capital One,  
Po Box 30285, Salt Lake City UT 84130-0285  
7130811 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 29 2020 02:56:33  
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
Charlotte, NC 28272-1083  
7104378 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 29 2020 03:01:39 Comenity Bank/Ann Taylor,  
Po Box 182125, Columbus OH 43218-2125  
7104382 +E-mail/Text: sbse.cio.bnc@mail.irs.gov Apr 29 2020 03:01:33 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346  
7104377 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 29 2020 02:57:25 Chase Card Services,  
Po Box 15298, Wilmington DE 19850  
7115246 E-mail/PDF: pa\_dc\_claims@navient.com Apr 29 2020 02:57:30 NAVIENT PC TRUST,  
C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640  
7104384 +E-mail/PDF: pa\_dc\_claims@navient.com Apr 29 2020 02:57:30 Navient, Po Box 9640,  
Wiles-Barr PA 18773-9640  
7105072 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 29 2020 02:56:37  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
7104386 +E-mail/PDF: gecsed@recoverycorp.com Apr 29 2020 02:57:24 Synchrony Bank, Po Box 965060,  
Orlando FL 32896-5060  
7142880 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Apr 29 2020 03:08:28 Verizon,  
by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
7104391 +E-mail/Text: vci.bkcy@vwcredit.com Apr 29 2020 03:01:51 Volkswagen Credit, Inc,  
Attn: Bankruptcy, Po Box 3, Hillboro OR 97123-0003

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7124616\* +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
7115247\* NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 30, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2020 at the address(es) listed below:

HENRY EDWARD HILDEBRAND, III hhecf@ch13nsh.com  
PRA Receivables Management, LLC claims@recoverycorp.com  
RYAN THOMAS LLOYD on behalf of Joint Debtor Tomme Noelle Prignano cwnashville@cw13.com  
RYAN THOMAS LLOYD on behalf of Debtor Thomas William Prignano cwnashville@cw13.com  
US TRUSTEE ustpreion08.na.ecf@usdoj.gov

TOTAL: 5

Dated: 4/28/2020



mk

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF TENNESSEE**

DEBTORS **THOMAS WILLIAM PRIGNANO**  
**TOMME NOELLE PRIGNANO**  
**SSN XXX-XX- 9751 SSN XXX-XX- 9207**

Case No. **20-01115-RM3-13**

**ORDER CONFIRMING CHAPTER 13 PLAN AND GRANTING RELATED MOTIONS**

The Court finds that all information required under § 521(a)(1)(B) has been submitted and that the case is not dismissed under § 521(i). The Court further finds that it is in the best interests of creditors and the estate to confirm this case.

The debtors' plan has been transmitted to scheduled creditors and it has been determined after notice and an opportunity for hearing that the plan meets the confirmation requirements of 11 U.S.C. § 1325 and all timely objections to confirmation have been withdrawn, resolved, or overruled. It is, therefore, ORDERED:

1. The plan is confirmed as set out below.
2. A timely proof of claim must be filed before the creditor will be paid under the plan.
3. The debtors shall not incur any debts without approval from the trustee or this Court, except debts necessary for emergency medical or hospital care.
4. The debtors shall not reduce the amounts withheld for taxes on a W-4 submitted to an employer without approval of the trustee or the Court.
5. The trustee shall deduct permitted compensation and expenses in accordance with 28 U.S.C. §586(e).
6. Before making any disbursements to creditors under the plan, the trustee shall disburse to the Court Clerk the sum of **\$310.00** for filing fees.
7. The debtors shall be responsible for the preservation and protection-including insurance-of all property of the estate.
8. The trustee and the debtors retain the right to object to any claims or supplements to claims and to pursue any causes of action for the benefit of the debtors or the estate-including avoidance and recovery actions and actions that would upset the liens of creditors treated as secured under the confirmed plan.

**PART 1: NOTICES**

The confirmed plan **DOES** include nonstandard provisions, set out in Part 9 below.

This order is final and binding under 11 U.S.C. § 1327 upon entry of the order. This order may include provisions different

than what was contained in the original plan. Parties are encouraged to carefully review the terms of this order and the previously noticed plan. Any request to reconsider the terms of this order should be raised within 14 days.

An exhibit attached to this order lists the claims treated under this confirmed plan as of the submission of this order to the Court. This list is subject to modification based on the subsequent allowance or disallowance of claims.

## **PART 2: PLAN PAYMENTS AND LENGTH OF PLAN**

**Debtors will make payments to the trustee as follows:**

**\$2,026.00 MONTHLY from THOMAS WILLIAM PRIGNANO**

[via TFS]

The plan is expected to last approximately **60** months. The plan will not be complete unless the payments to creditors specified in this order have been made.

### **Plan “base” and income tax refunds:**

Debtors shall pay to the trustee a minimum amount, called a “base,” of **\$121,500.00**.

Any funds remaining from the base after making the other disbursements required by this order shall be used to increase the distribution to allowed nonpriority unsecured claims addressed in § 5.1.

## **PART 3: TREATMENT OF SECURED CLAIMS**

### **3.1 Maintenance of payments and cure of default under 11 U.S.C. § 1322(b)(5).**

**There are no long term claims paid by the Trustee.**

### **3.2 Valuation of security and claim modification.**

For each claim listed below, the Court determines the value of the creditor’s interest in any property securing the claim in accordance with the amount stated in the column headed *Value securing claim*. If this amount exceeds any allowed claim amount, the claim will be paid in full with interest at the rate stated below. If the amount is less than the allowed claim amount, the claim will be paid the full value securing the claim, with interest at the rate stated below.

The portion of any allowed claim that exceeds the value securing the claim will be treated as an unsecured claim under § 5.1. If the value securing a creditor’s claim is listed below as zero or no value, the creditor’s allowed claim will be treated entirely as an unsecured claim under § 5.1. The avoidance of any lien because it is not secured by any value must be addressed in Part 9. The amount of a creditor’s total claim stated on a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount stated below.

The holder of any claim listed below as secured by any value will retain the lien until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) discharge under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

If relief from the automatic stay is ordered as to any collateral listed below, all payments under this section to creditors secured by that collateral will cease.

<u>Creditor/Collateral</u>	<u>Amount of Claim</u>	<u>Value securing claim</u>	<u>Value of collateral less than Claim?</u>	<u>Interest Rate</u>	<u>Monthly Payment</u>
VOLKSWAGEN CREDIT 2013 VOLKSWAGEN JETTA	\$6,063.00(e)	\$3,975.00	Yes(e)	4.75%	\$80.57

**3.3 Secured claims excluded from 11 U.S.C. § 506.**

The claims listed below were either:

(1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or

(2) incurred within 1 year before the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full through the trustee as stated below. The claim amount stated on a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below.

The holder of any claim listed below as secured by any value will retain the lien until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) discharge under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

If relief from the automatic stay is ordered as to any collateral listed below, all payments under this section to creditors secured by that collateral will cease.

<u>Creditor/Collateral</u>	<u>Amount of claim</u>	<u>Interest rate</u>	<u>Monthly payment</u>
VOLKSWAGEN CREDIT 2019 VOLKSWAGEN JETTA / 910 AUTOMOBILE LOAN	\$25,943.00(e)	4.75%	\$525.83

**3.4 Lien avoidance.**

----- NONE -----

**3.5 Surrender of collateral.**

----- NONE -----

**PART 4: TREATMENT OF PRIORITY CLAIMS (INCLUDING ATTORNEY'S FEES AND DOMESTIC SUPPORT OBLIGATIONS)****4.1 Attorney's fees.**

The balance of fees currently owed to **CLARK AND WASHINGTON PC** is **\$4,250.00**. The total fee awarded to the attorney is **\$4,250.00** pursuant to Administrative Order 20-2.

Except for any fees retained as a "Success Incentive", the balance of fees awarded by this order and any additional fees that may be awarded shall be paid through the trustee as follows: **Available funds**.

**4.2 Domestic support obligations.****(a) Pre- and postpetition domestic support obligations to be paid in full.**

-----NONE-----

**(b) Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.**

-----NONE-----

**4.3 Other priority claims.**

The priority claims listed below will be paid in full through the trustee. Amounts stated on a proof of claim filed in accordance with the Bankruptcy Rules control over any contrary amounts listed below.

<u>Name of Creditor</u>	<u>Estimated amount of claim to be paid</u>
STATE OF CONNECTICUT 2019 INCOME TAX	\$375.00(e)

**PART 5: TREATMENT OF NONPRIORITY UNSECURED CLAIMS AND POSTPETITION CLAIMS****5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid pro rata. A minimum sum of **\$78,000.00** and a minimum dividend of **70.000%** shall be paid to these claims. Any funds remaining after disbursements have been made to all other creditors provided for in this plan shall also be distributed to these claims.

**5.2 Interest on allowed nonpriority unsecured claims not separately classified.**

N/A

**5.3 Maintenance of payments and cure of default on nonpriority unsecured claims.**

----- NONE -----

**5.4 Separately classified nonpriority unsecured claims.**

----- NONE -----

**5.5 Postpetition claims allowed under 11 U.S.C. § 1305.**

Claims allowed under 11 U.S.C. § 1305 will be paid in full through the trustee.

-----NONE-----

**PART 6: EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

**6.1 The executory contracts and unexpired leases listed below are assumed and treated as specified. All other executory contracts and unexpired leases are rejected.**

**Assumed contracts or leases.** Current installment payments will be disbursed by the trustee or directly by the debtors, as specified below. Arrearage payments will be paid in full through the trustee. Amounts stated on a proof of claim filed in accordance with the Bankruptcy Rules control over any contrary amounts listed below as to the installment payment and arrearage.

<u>Creditor/Collateral</u>	<u>CURRENT</u>		<u>ARREARS</u>	
	<u>Monthly Payment</u>	<u>Total to be paid</u>	<u>Amount to be paid</u>	<u>Monthly Payment</u>
RAM PARTNERS	per contract if applicable	per contract if applicable	\$0.00(e)	n/a
RESIDENTIAL	Disbursed by: debtor		Disbursed by: trustee	

**PART 7: ORDER OF DISTRIBUTION OF AVAILABLE FUNDS BY TRUSTEE**

**7.1 The trustee will make monthly disbursements of available funds in the order indicated by the “disbursement levels” in the attached Exhibit.**

If available funds in any month are not sufficient to disburse all fixed monthly payments due under the plan for any disbursement level, the trustee shall allocate available funds to the claims in that disbursement level pro rata. If available funds in any month are not sufficient to disburse any current installment payment due under § 3.1, the trustee shall withhold the partial payment amount and treat the amount as available funds in the following month.

**PART 8: VESTING OF PROPERTY OF THE ESTATE**

**8.1 Property of the estate will vest in the debtors upon discharge or closing of the case, whichever occurs earlier, unless an alternative vesting date is specified below:**

**PART 9: NONSTANDARD PLAN PROVISIONS**

The DEBTORS shall employ the TFS system to effect regularly pre-scheduled payments no less frequently than monthly and shall activate the TFS system within 14 days of this order. Debtors' counsel shall assist as necessary.

Approved:

/s/CLARK AND WASHINGTON PC  
CLARK AND WASHINGTON PC  
ATTY FOR THE DEBTOR  
237 FRENCH LANDING DR  
NASHVILLE, TN 37228  
615-251-9782  
cwnashville@cw13.com

\_\_\_\_\_  
RANDAL S MASHBURN  
Bankruptcy Judge

Original 341 Date: **April 7, 2020 8:30 am**

Case no: **20-01115-RM3-13**

Printed: **04/27/2020 1:19 pm**



**EXHIBIT****SCHEDULED AND ALLOWED CLAIMS AND ORDER OF DISTRIBUTION**

The list below identifies the claims treated under this confirmed plan as of the submission of this order to the Court. This list is subject to modification based on the subsequent allowance or disallowance of claims.

The “disbursement level” indicates the order of distribution on a monthly basis. See Part 7 of the attached Order.

\* An asterisk next to a claim indicates that a proof of claim has been filed for the listed creditor. No disbursements will be made on any claim pursuant to the plan unless a timely proof of claim is filed.

! An exclamation mark next to a claim indicates the trustee has placed a “reserve” on the claim and will withhold disbursements pending a further determination. For information about a “reserve” contact the trustee’s office.

	<u>Name of Creditor</u>	<u>Type of Claim</u>	<u>Order of Distribution</u>
	US BANKRUPTCY COURT	FILING FEE	1
	US BANKRUPTCY COURT	NOTICE FEE	2
	VOLKSWAGEN CREDIT 2019 VOLKSWAGEN JETTA	910 AUTOMOBILE LOAN	3
	VOLKSWAGEN CREDIT 2013 VOLKSWAGEN JETTA	AUTOMOBILE LOAN	3
	CLARK AND WASHINGTON PC	ATTORNEY FEE	4
	STATE OF CONNECTICUT 2019 INCOME TAX	PRIORITY CREDITOR	5
!	CLARK AND WASHINGTON PC	ATTY SUCCESS INCENTIVE/PRIOR ATTY	6
*	ASCENDIUM EDUCATION SOLUTIONS A MULTIPLE ACCOUNTS STUDENT LOAN	UNSECURED CREDITOR	7
	BANK OF AMERICA CREDIT CARD	UNSECURED CREDITOR	7
	BARCLAYS BANK OF DELAWARE CREDIT CARD	UNSECURED CREDITOR	7
*	CAPITAL ONE BANK USA NA MULTIPLE ACCOUNTS CREDIT CARD	UNSECURED CREDITOR	7
*	CAPITAL ONE BANK USA NA	UNSECURED CREDITOR	7
*	CAPITAL ONE BANK USA NA	UNSECURED CREDITOR	7
	COMENITY BANK ANN TAYLOR CREDIT CARD	UNSECURED CREDITOR	7
*	EDFINANCIAL SERVICES STUDENT LOAN	UNSECURED CREDITOR	7
*	EDFINANCIAL SERVICES MULTIPLE ACCOUNTS STUDENT LOAN	UNSECURED CREDITOR	7
*	FIRST NATIONAL BANK OF OMAHA	UNSECURED CREDITOR	7

Debtors	PRIGNANO	Case number	20-01115-RM3-13
	CREDIT CARD		
	HEALTH CREDIT SERVICES MEDICAL	UNSECURED CREDITOR	7
*	JPMORGAN CHASE BANK NA MULTIPLE ACCOUNTS CREDIT CARD	UNSECURED CREDITOR	7
*	JPMORGAN CHASE BANK NA	UNSECURED CREDITOR	7
*	JPMORGAN CHASE BANK NA	UNSECURED CREDITOR	7
	LENDING CLUB MULTIPLE ACCOUNTS	UNSECURED CREDITOR	7
*	NAVIENT PC TRUST STUDENT LOAN	UNSECURED CREDITOR	7
*	NAVIENT PC TRUST STUDENT LOAN	UNSECURED CREDITOR	7
*	NAVIENT PC TRUST STUDENT LOAN	UNSECURED CREDITOR	7
	RAM PARTNERS RESIDENTIAL	UNSECURED CREDITOR	7
	SYNCHRONY BANK JEWELRY DQ	UNSECURED CREDITOR	7
*	VERIZON	UNSECURED CREDITOR	7
	1305 CLAIM	UNSECURED - 1305	8